In the Claims:

- 1. (currently amended) A computerized method of tracking and converting a user's <u>first and second</u> loyalty program <u>award</u> points <u>to system-wide credits</u> [over a communications network], <u>said method</u> comprising the steps of:
- (a) obtaining the number of <u>loyalty program</u> award points awarded <u>to</u> a user under [at least one] <u>the first and second</u> loyalty programs, the first <u>loyalty program</u> points differing in value from the second <u>loyalty program points</u>;
- (b) converting the user's <u>first and second loyalty program award points</u> into system-wide credits of a common value [award points in a credit];
- (c) providing to the user on-line access to at least one retailer that provides discounts for products or services based on [said] the system-wide credits;
- (d) calculating the discount off of the price of the product or service for which the user is eligible; and
- (e) applying the discount to the price of the product or service purchased by the user.
- 2. (currently amended) The method of claim 1 further comprising the step of obtaining the information regarding at least one loyalty program to which [a] the user subscribes prior to obtaining the number of award points awarded to [a] the user under such loyalty program.

- 3. (currently amended) The method of claim 2 wherein the step of obtaining the number of award points awarded [a] to the user [under at least one loyalty program] includes the step of determining the number of <u>loyalty program</u> award points awarded [a] to the user under each subscription loyalty program based upon information regarding the user's loyalty program subscriptions entered by the user via an interactive communication.
 - 4. (cancelled)
 - 5. (cancelled)
 - 6. (cancelled)
- 7. (currently amended) The method of claim [6] 3 including the further step of using the payment information of the user to complete the purchase of the product or service by the user.
- 8. (currently amended) The method of claim 1 further comprising the step of updating the <u>balance of the</u> user's <u>system-wide</u> credits [balance] after the purchase of a product <u>and/or service</u> by the user.
 - 9. (cancelled)
 - 10. (cancelled)
 - 11. (cancelled)
 - 12. (cancelled)

- 13. (cancelled)
- 14. (currently amended) The method of claim 1 further including the step of displaying the current status of the user's <u>system-wide</u> credits to the user.
- 15. (currently amended) The method of claim 1 further comprising the steps of updating the award points of at least one of the user's <u>first and second</u> loyalty programs.
- 16. (currently amended) The method of claim 15 wherein the step of updating the award points of <u>at least one of</u> the user's loyalty programs is effected as a batch communication with a remote server.
- 17. (currently amended) The method of claim 16 wherein the step of determining the number of award points awarded to the [a] user under [a] at least one of the first and second loyalty programs based upon the information regarding a user's loyalty program includes the step of verifying the award points of the user via a communication with a [the] remote server.
- 18. (original) The method of claim 1 including the further steps of providing the information regarding the products or services for sale to the user via communication with the provider of the product or services.
 - 19. (cancelled)
- 20. (currently amended) The method of claim 1 including the further step of allowing the user to register with [the on-line] at least one of the plurality of reward programs as a member via an on-line registration form.

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- 21. (cancelled)
- 22. (currently amended) The method of claim 1 wherein the step of converting the user's award points into [a] the system-wide credits comprises calculating from the user's award points in [a] one of the first and second loyalty programs a proportionate number of [a] the system-wide credits.
- 23. (currently amended) A computerized system for managing a plurality of [, networked] loyalty programs [tracking and credit conversion] utilizing the internet to selectively accumulate the award points issued by the plurality of loyalty programs and to redeem the award points for items as selected by a user, said system[,] comprising:

a database <u>for each of the plurality of loyalty programs</u> for maintaining the <u>award point balances for each of the plurality of loyalty programs</u> [current credits balance of a user of the system];

an interactive communication link to [a loyalty program] each of the plurality of loyalty programs to which the user is associated [subscribes];

an interactive communication link to at least one vendor of <u>the items</u> [a product or service] offered to the user; and

a server for hosting each of the plurality of databases, each server being programmed to convert the award points into system-wide credits and to enable the user to select system-wide credits from selected of the plurality of loyalty programs to be redeemed for items and the amount of the system wide credits withdrawn from the selected loyalty

<u>programs</u> [computerized means for the reduction of the credits balance, said reduction being approximately proportional to a discount offered to the user by a vendor].

- 24. (currently amended) The system of claim 23 further comprising a plurality of interactive communication links to a plurality of loyalty programs to which [a] the user is a member [may subscribe].
- 25. (currently amended) The system of claim 23 further comprising a plurality of interactive communication links to a plurality of products <u>and/or services</u> that the [user may] <u>member is permitted to purchase.</u>

Applicants withdraws from prosecution without prejudice claims 4 to 6, 9 to 13, 19 and 21 and presents herewith the following new claims:

- 26. (new) The computerized method of managing loyalty programs as claimed in claim 1, wherein the user is enabled to receive royalty program award points from a selected one of the plurality of loyalty programs.
- 27. (new) The computerized method of managing loyalty programs as claimed in claim 23, wherein the user is enabled to select the number of system-wide credits from each of the loyalty programs to redeem the items as selected by the user.
- 28. (new) The computerized method of managing loyalty programs as claimed in claim 23, wherein each of the plurality of databases is associated with a corresponding one of the plurality of loyalty programs and includes a plurality of files, each file storing a current balance of the system-wide credits for a corresponding one of the users.

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- 29. (new) The computerized method of managing loyalty programs as claimed in claim 23, wherein the vendor is enabled to determine whether a user's transaction is eligible to be exchanged for system-wide credits.
- 30. (new) The computerized method of managing loyalty programs as claimed in claim 23, wherein the vendor is entitled to determine the number of system-wide credits for which an item is eligible to be exchanged.
- 31. (new) The computerized method of managing loyalty programs as claimed in claim 23, wherein one of the plurality of servers is programmed to calculate the number of system-wide credits that are required to achieve a desired discount for the user.
- 32. (new) The computerized method of managing loyalty programs as claimed in claim 23, wherein each server is programmed to display to the user the number of credits needed to satisfy a transaction proposed by the user.

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